HEALTH INSURANCE REQUIREMENT FOR UNIVERSITY STUDENTS

To best ensure that students have access to health care while pursuing their academic and career goals, the University of Maine System’s seven campuses require proof of health insurance as a condition of enrollment for all students fitting the criteria outlined below:

- Undergraduate students taking 9 credits or more
- Graduate or Law students taking 6 credits or more
- All USM School of Nursing students enrolled in clinical coursework
- All USM Athletic Training Program students enrolled in clinical coursework
- All USM students enrolled in the Occupational Therapy Program

In order to assist students who do not have access to health insurance but need to meet this requirement, all UMS campuses offer a plan for purchase through Cross Insurance. The plan is valid from August 1, 2016 through July 31, 2017 at the total cost of $1,644. This plan can be viewed at www.usm.maine.edu/uhcs and clicking on the Student Health Insurance Plan (SHIP) quick link.

IMPORTANT WAIVER/ENROLLMENT INFORMATION

If you meet the stated criteria, you MUST either waive or enroll in this health insurance plan by the October 1, 2016 deadline or you will be charged the $1,644 fee for this plan and your access to utilize it will be delayed. Beginning on July 6, 2016 or 7 days after you register for classes, do one of the following:

**To Waist Out of the SHIP:**
1. Go to usm.maine.edu/uhcs
2. Click on the Quick Link “Student Health Insurance Plan (SHIP)”
3. Click on the RED link on the left hand side titled “Waive the Health Insurance Plan”
4. Complete the form and submit
5. You will receive an email message letting you know if your waiver has been approved.

**To Enroll in the SHIP:**
1. Go to usm.maine.edu/uhcs
2. Click on the Quick Link “Student Health Insurance Plan (SHIP)”
3. Click on the RED link on the left hand side titled “Enroll in the Health Insurance Plan”
4. Complete the form and submit
5. You will receive an email message letting you know if your waiver has been approved.

Note: USM students who do not meet the eligibility criteria outlined above will not be required to show proof of having health insurance, nor will they be eligible to enroll in SHIP.

*Attention International Students and Student Athletes:* The SHIP policy is not sufficient to meet insurance requirements for international students with F-1 or J-1 visas. Please contact the Office of International Programs at 207-780-4959 for more information. Students participating in intercollegiate sports will require an additional supplemental plan if they intend to enroll in SHIP. Contact the Athletic Training Office at (207) 780-5140 for more information.

The SHIP is administered by United Health Care, Inc. via a contract with Harvard-Pilgrim HealthCare and makes use of their network of primary care providers, subspecialty providers, hospitals and other healthcare providers. USM Health & Counseling Services is an approved Harvard-Pilgrim in-network provider. The policy is effective from August 1, 2016 to July 31, 2017. For further questions about the SHIP coverage details, please contact one of the following resources:

**United Customer Service:** 1-800-977-4698 or customerservice@uhcsr.com
**Cross Insurance Agency:** 1-800-537-6444 or CollegeHealth@crossagency.com